

Certificate Number: 05781-ILN-DE-040066326

Bankruptcy Case Number: 22-09766



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 8, 2025, at 1:10 o'clock PM PDT, Sonia Ramirez completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Northern District of Illinois.

Date: September 8, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President